

### The Amendments To The Claims

Applicant has canceled claims 39-139 without prejudice and added new claims 158-185 in order to more particularly define the invention. Applicant respectfully submits that these claims are allowable over the references of record, add no new matter, and are fully supported and justified by the specification and drawings.

New claims 158-185 were discussed with the Examiner during the telephonic interview with the Examiner on March 31, 2003. At that time, the Examiner indicated that he believed that the proposed claims would overcome the outstanding rejection and would put the case in condition for allowance. Applicant thanks the Examiner for reviewing the claims and indicating his belief that these claims would be allowable.

### The Rejection Of The Claims

Claims 39-139 were pending in this application.

The Examiner rejected claims 39-139 under 35 U.S.C. § 103(a) as being unpatentable over Fraser in view of Zandi, Gottesman, and IMX. Applicant has canceled claims 39-139 without prejudice and added new claims 158-185. Applicant respectfully submits that new claims 158-185 are allowable over the references of record.

More particularly, applicant respectfully submits that new claims are allowable over the references of record because none of the references of record, whether taken alone or in combination, show or suggest:

matching [an] application to . . . at least one criterion in order to provide a first closed loan or line of credit;  
collecting first statistics on the application, the at least one criterion, and the first closed loan or line of credit;  
providing at least a portion of the first statistics to a third party;  
receiving from the third party an offer to sell [a] pool of loans or lines of credit, wherein the offer describes at least one closed loan in the pool so that at least one closing criterion of the at least one closed loan can be identified;  
providing at least a portion of the first statistics to a fourth party;  
enabling the pool to be evaluated by the fourth party based upon the at least one closing criterion;  
receiving from the fourth party a bid to buy the pool;  
matching the offer and the bid to provide a sold pool;

calculating first fees earned for the matching of the application and the at least one criterion;  
calculating second fees earned for the providing of the statistics to the second party;  
calculating third fees earned for the providing of the statistics to the fourth party;  
calculating fourth fees earned for the matching of the offer and the bid; and  
offsetting at least a portion of fees due based upon at least one of the first fees, the second fees, the third fees, and the fourth fees.

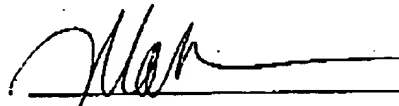
(claim 158; see analogous limitations in claim 172). None of the references of record show or suggest these limitations of the claims because all of the references simply disclose systems for originating loans and banking systems, and not systems for selling already-closed loans.

Accordingly, for at least this reason, applicant respectfully requests that the rejection of the claims be withdrawn and that this case be allowed.

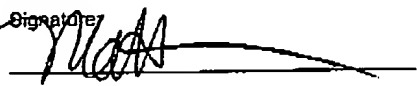
#### Conclusion

Applicant respectfully submits that this application, as amended, is in condition for allowance. Reconsideration, and prompt allowance of this application are respectfully requested.

Respectfully submitted,



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